

United States Bankruptcy Court
Southern District of Mississippi

In re:
Cynthia Marie Linscomb
Roland Linscomb
Debtors

Case No. 25-50575-KMS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-6

User: mssbad

Page 1 of 3

Date Rcvd: Apr 23, 2025

Form ID: 309I

Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2025:

Recip ID	Recipient Name and Address
db/jdb	Cynthia Marie Linscomb, Roland Linscomb, 12161 Depew Rd, Gulfport, MS 39503-2782
5500587	+ Gulf Coast Oral & Faci, 1760 Medical Park Dr, Ste A, Biloxi, MS 39532-2131

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: msecf@ms.creditorlawyers.com	Apr 23 2025 19:50:00	Kimberly D. Putnam, Dean Morris, LLC, 1820 Avenue of America, Monroe, LA 71201-4530
aty	Email/Text: trollins@therollinsfirm.com	Apr 23 2025 19:49:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr	Email/Text: wcuntzcourt@gport13.com	Apr 23 2025 19:50:00	Warren A. Cuntz T1, Jr., P. O. Box 3749, Gulfport, MS 39505-3749
ust	+ Email/Text: ustpreion05.ja.ecf@usdoj.gov	Apr 23 2025 19:50:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
cr	+ Email/Text: bknotification@loandepot.com	Apr 23 2025 19:50:00	LoanDepot.com, LLC, Attn: Bankruptcy, 5465 Legacy Drive, Suite 400, Plano, Te 75024-3192
5500573	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 23 2025 19:54:16	Affirm, Inc., Attn: Bankruptcy, 650 California St, San Francisco, CA 94108-2716
5500574	+ Email/PDF: AffirmBKNotifications@resurgent.com	Apr 23 2025 19:54:09	Affirm, Inc., Attn: Bankruptcy, 650 California S, San Francisco, CA 94108-2716
5500575	^ MEBN	Apr 23 2025 19:48:46	Afterpay, 222 Kearny St #600, San Francisco, CA 94108-4509
5500576	+ Email/PDF: bncnotices@becket-lee.com	Apr 23 2025 19:54:13	Amex, Po Box 981535, El Paso, TX 79998-1535
5500577	+ EDI: BANKAMER	Apr 23 2025 23:43:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
5500581	+ EDI: CRFRSTNA.COM	Apr 23 2025 23:43:00	CFNA, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
5500582	Email/Text: cfcbackoffice@contfinco.com	Apr 23 2025 19:50:00	Continental Finance, Attn: Bankruptcy, 4550 New Linden Hill, Wilmington, DE 19808
5500578	+ EDI: CAPITALONE.COM	Apr 23 2025 23:43:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5500579	+ Email/Text: bankruptcy@cavps.com	Apr 23 2025 19:50:00	Cavalry Portfolio, Attn: Bankruptcy, 1 American Ln Ste 220, Greenwich, CT 06831-2563
5500580	+ EDI: PHINGENESIS	Apr 23 2025 23:43:00	Celtic Bank Co, P.O. Box 4488, Beaverton, OR 97076-4402

District/off: 0538-6

User: mssbad

Page 2 of 3

Date Rcvd: Apr 23, 2025

Form ID: 3091

Total Noticed: 41

5500583	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 23 2025 19:54:09	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5500584	+ EDI: DISCOVER	Apr 23 2025 23:43:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5500585	+ EDI: AMINFOFP.COM	Apr 23 2025 23:43:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5500586	+ Email/Text: msd@gcc-fcu.com	Apr 23 2025 19:50:00	Gulf Coast Community, Attn: Bankruptcy, 12364 Highway 49, Gulfport, MS 39503-2741
5500588	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Apr 23 2025 19:50:00	Hyundai Motor Finance, Attn: Bankruptcy, Po Box 20829, Fountain Valley, CA 92728-0829
5500589	+ EDI: LCIICSYSTEM	Apr 23 2025 23:43:00	IC Systems, Inc, Attn: Bankruptcy, 444 Hwy 96 East, St. Paul, MN 55127-2557
5500590	+ EDI: JEFFERSONCAP.COM	Apr 23 2025 23:43:00	Jefferson Capital, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
5500591	+ EDI: JPMORGANCHASE	Apr 23 2025 23:43:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5500592	+ Email/Text: bknotification@loandepot.com	Apr 23 2025 19:50:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Center, Foothill Ranch, CA 92610-2808
5500593	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2025 19:54:09	Lvnv Funding, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
5500596	Email/Text: ml-ebn@missionlane.com	Apr 23 2025 19:49:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
5500594	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 23 2025 19:54:09	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5500595	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2025 19:50:00	Midland Credit Mgmt, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
5500597	+ EDI: NFCU.COM	Apr 23 2025 23:43:00	Navy Fcu, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302
5500598	+ EDI: NFCU.COM	Apr 23 2025 23:43:00	Navy Federal CU, Attn: Bankruptcy, Po Box 3302, Merrifield, VA 22119-3302
5500599	EDI: PRA.COM	Apr 23 2025 23:43:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
5500600	+ EDI: CBS7AVE	Apr 23 2025 23:43:00	Seventh Ave, Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364
5500601	+ EDI: SYNC	Apr 23 2025 23:43:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5500602	Email/Text: bankruptcy@timeinvestment.com	Apr 23 2025 19:50:00	Time Investment Co, PO Box 248, West Bend, WI 53095
5500603	+ EDI: TCISOLUTIONS.COM	Apr 23 2025 23:43:00	Total Visa, Po Box 85710, Sioux Falls, SD 57118-5710
5500604	+ EDI: USBANKARS.COM	Apr 23 2025 23:43:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
5500606	+ EDI: USAA.COM	Apr 23 2025 23:43:00	USAA Federal, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
5500605	+ EDI: USAA.COM	Apr 23 2025 23:43:00	Usaa Federal, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
5500607	+ EDI: VERIZONCOMB.COM	Apr 23 2025 23:43:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr, Ste 599, Weldon Springs, MO 63304-2225

TOTAL: 39

District/off: 0538-6
Date Rcvd: Apr 23, 2025

User: mssbad
Form ID: 309I

Page 3 of 3
Total Noticed: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2025 at the address(es) listed below:

Name	Email Address
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Roland Linscomb trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Debtor Cynthia Marie Linscomb trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov
Warren A. Cuntz T1, Jr.	wcuntzcourt@gport13.com waccourt1@gmail.com

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case

United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:

Debtor 1	Cynthia Marie Linscomb	Social Security number or ITIN	xxx-xx-1325
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Roland Linscomb	Social Security number or ITIN	xxx-xx-6637
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-

United States Bankruptcy Court for the Southern District of Mississippi

Case number: **25-50575-KMS**

Date case filed for chapter **13** **4/21/25**

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Cynthia Marie Linscomb	Roland Linscomb
2. All other names used in the last 8 years	aka Cynthia M Linscomb, fka Cynthia Moore	aka Roland Homer Linscomb
3. Address	12161 Depew Rd Gulfport, MS 39503-2782	12161 Depew Rd Gulfport, MS 39503-2782
4. Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601-500-5533 Email trollins@therollinsfirm.com
5. Bankruptcy trustee Name and address	Warren A. Cuntz T1 Jr. P. O. Box 3749 Gulfport, MS 39505-3749	Contact phone 228-831-9531 Email wcuntzcourt@gport13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov .	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228-563-1790 Date: 4/23/25

For more information, see page 2

